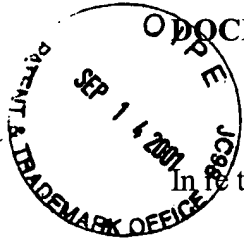


#8/A
m2
9-12-2001



DOCKET NO. CITI0087

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

Joseph C. KAWAN, et al.

Group Art Unit: 2164

U.S. Serial No.: 09/276,823

Examiner: Calve, J.

Filed: March 26, 1999

For: SYSTEM, METHOD AND APPARATUS FOR VALUE EXCHANGE UTILIZING
VALUE-STORING APPLICATIONS

Commissioner For Patents
Washington, D.C. 20231

RECEIVED

SEP 18 2001

Technology Center 2100

AMENDMENT

Sir:

Responsive to the Office Action mailed March 14, 2001, please amend the above-identified application as follows.

IN THE SPECIFICATION:

Please replace the paragraph beginning at page 11, line 8 and ending on page 11, line 31 with the following rewritten paragraph:

--Contactless interface 16 preferably comprises a radio frequency (RF) antenna 62 having a coil of wire with an appropriate number of turns and diameter to tune the antenna to operate at a given frequency, such as 13.56 Mhz. Contactless interface 16 preferably meets the specifications for a contactless interface as set forth in the ISO standard number ISO 14443. Contactless RWD 20 has a corresponding contactless interface 64 having a similar RF antenna 66 tuned to operate at the same frequency. RF antenna 66 on contactless RWD 20 is powered by a local power supply 68 to generate an electromagnetic field, where some of the generated magnetic flux flows through RF antenna 62 on card 12 and thereby induces a voltage. The